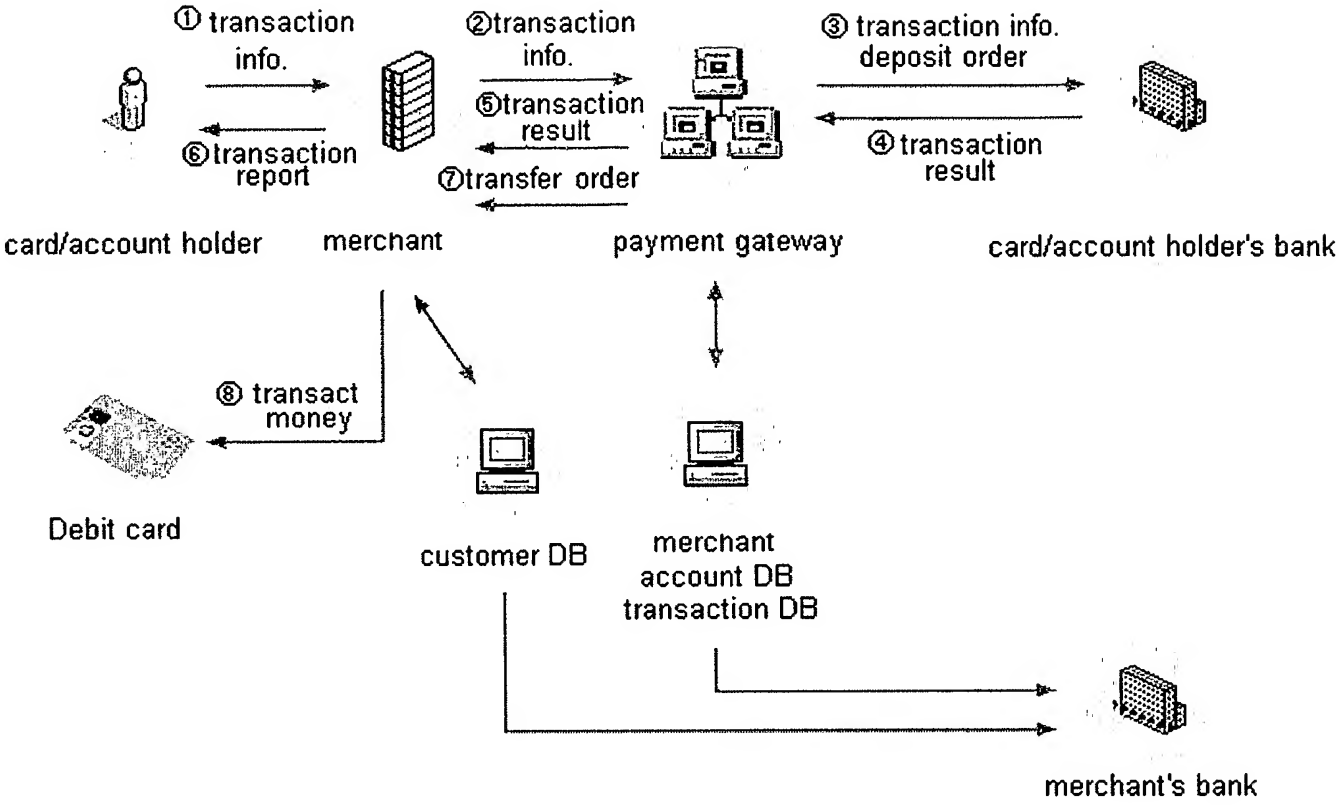
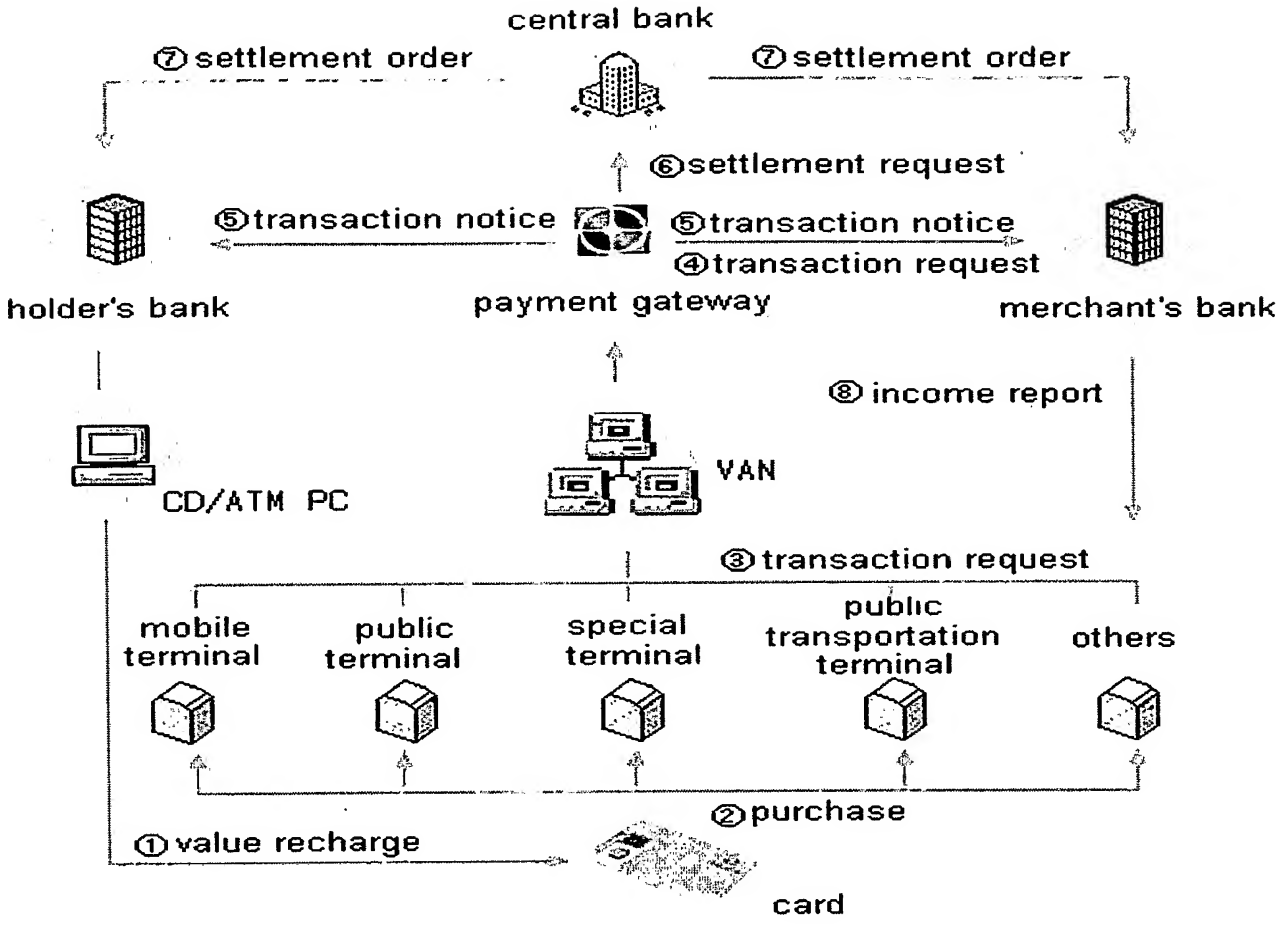
【DRAWINGS】

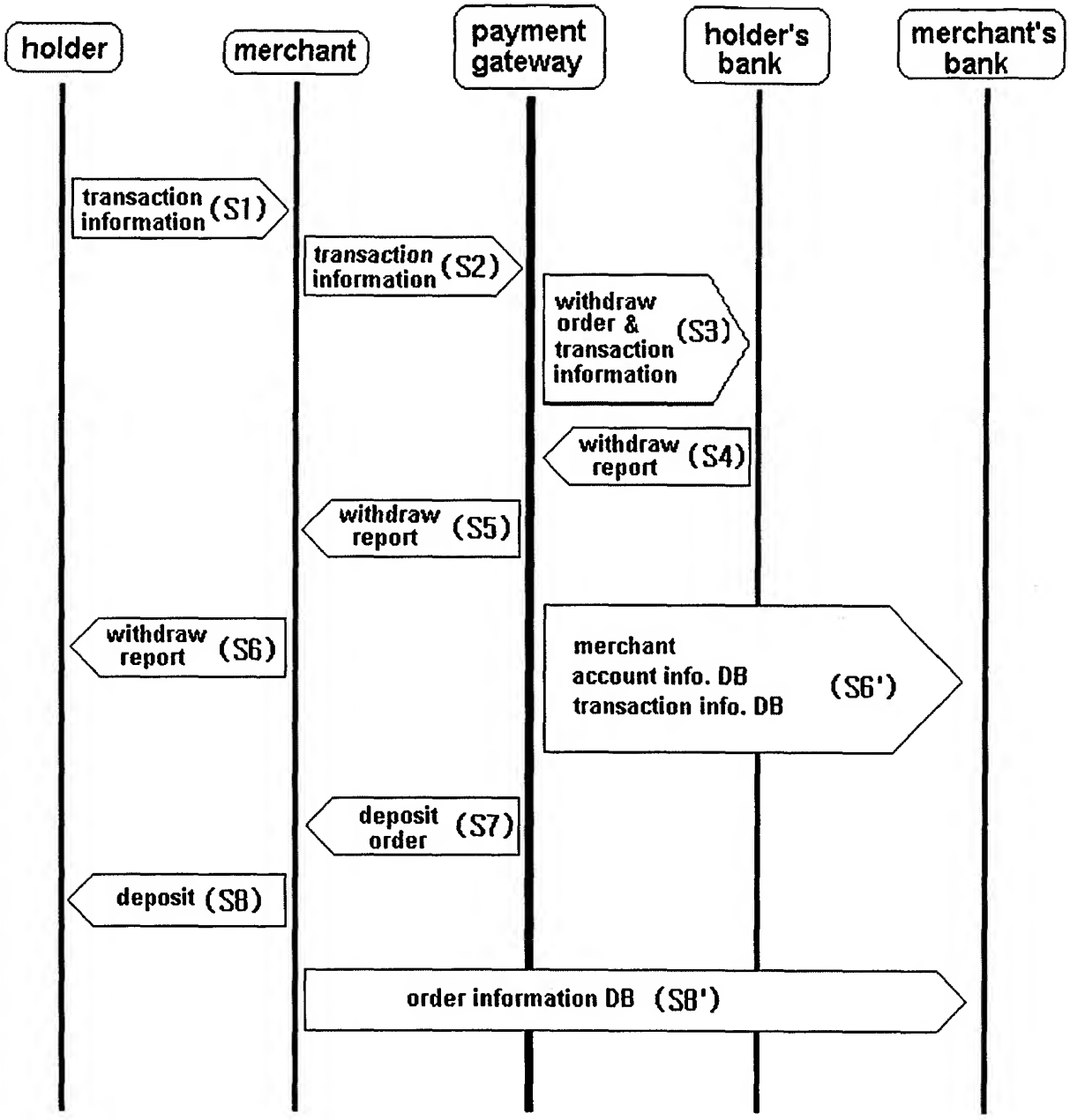
【Figure 1】



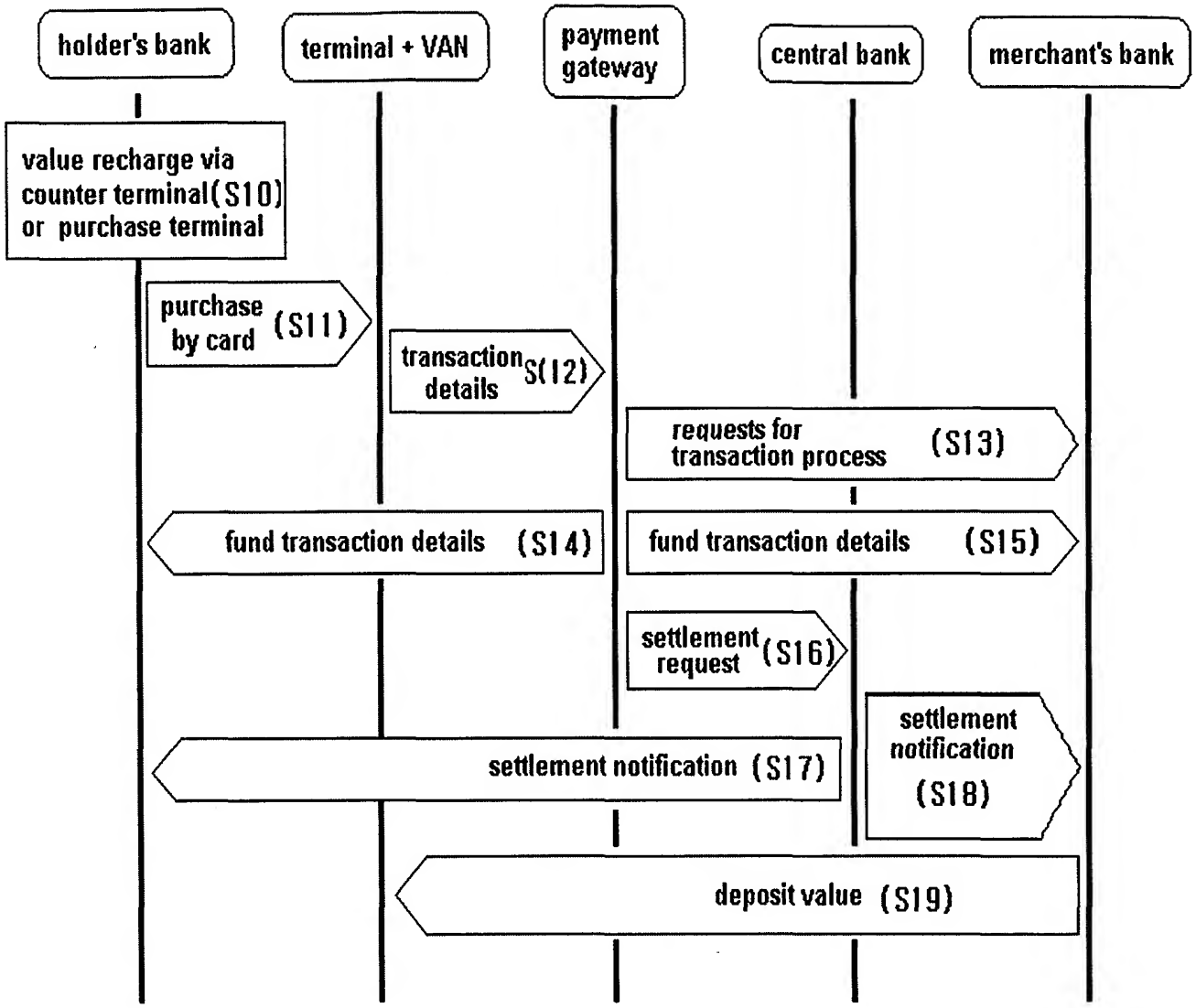
【Figure 2】


central bank
⑦settlement order
⑦settlement order
⑥settlement request
⑤transaction notice
⑤transaction notice
④transaction request
holder's bank
payment gateway
merchant's bank
⑧income report
CD/ATM PC
VAN
③transaction request
mobile terminal
public terminal
special terminal
public transportation terminal
others
②purchase
①value recharge
card

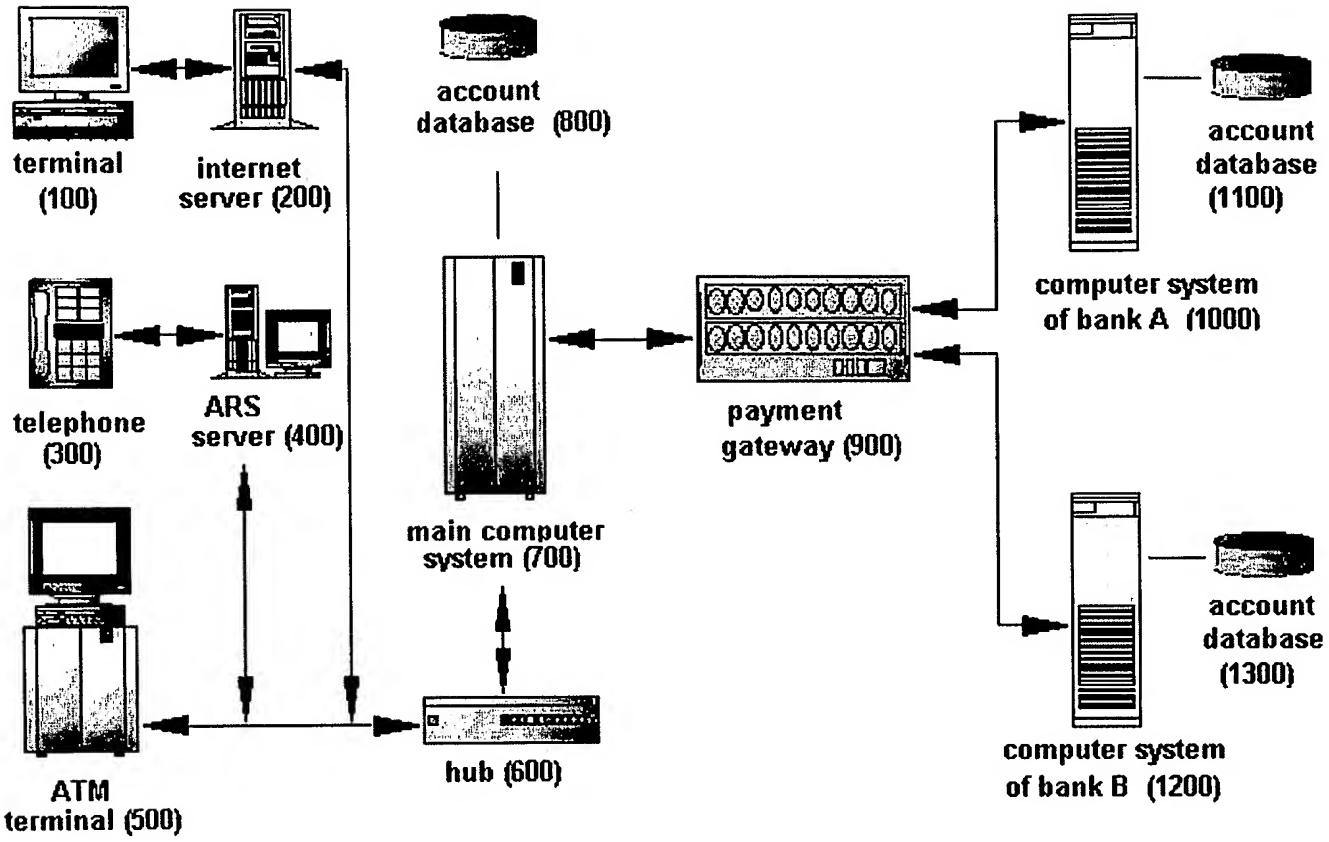
【Figure 3】


holder
merchant
payment gateway
holder's bank
merchant's bank
transaction information (S1)
transaction information (S2)
withdraw order & transaction information (S3)
withdraw report (S4)
withdraw report (S5)
withdraw report (S6)
merchant account info. DB transaction info. DB (S6')
deposit order (S7)
deposit (S8)
order information DB (S8')

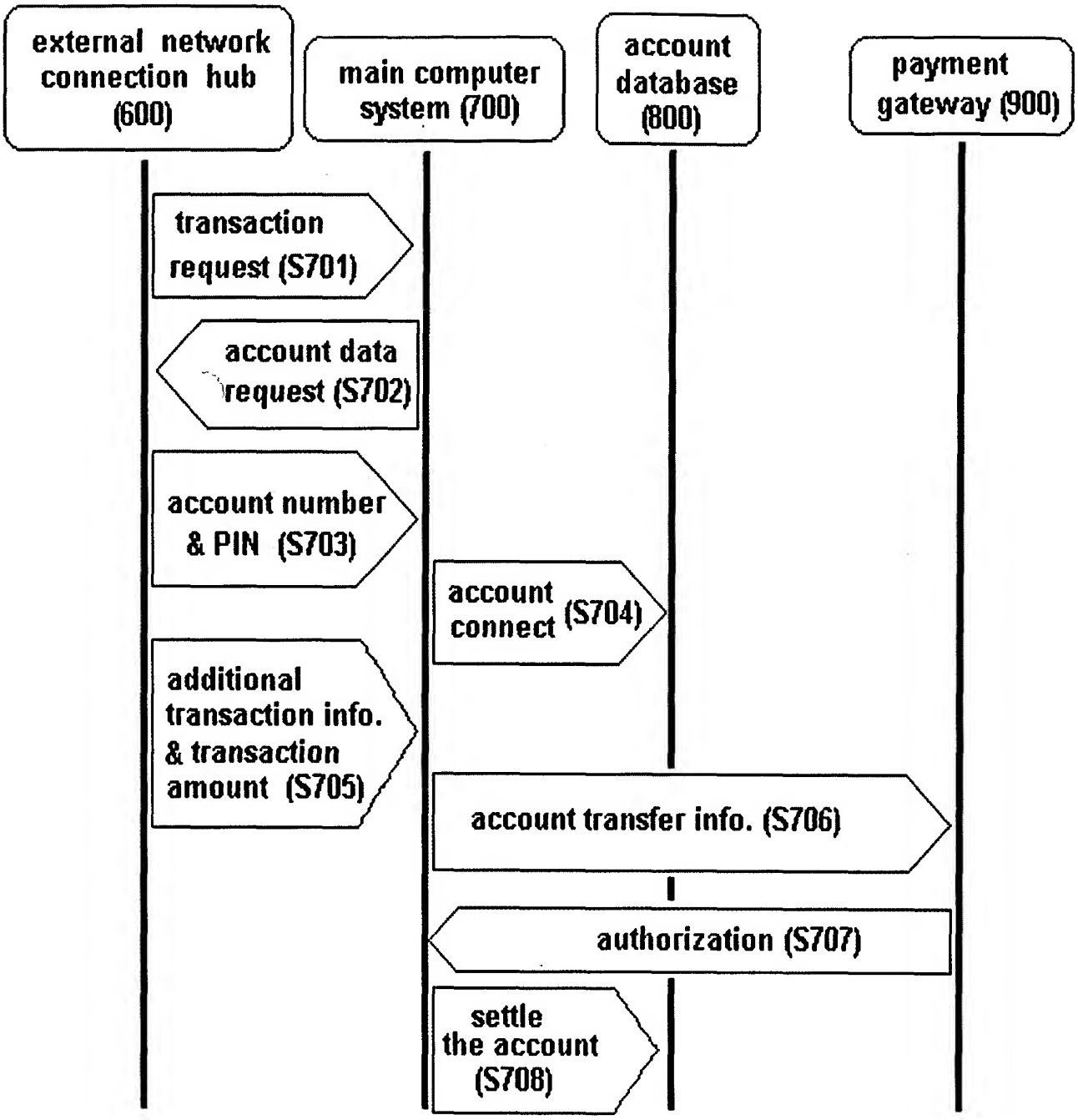
【Figure 4】


holder's bank
terminal + VAN
payment gateway
central bank
merchant's bank
value recharge via counter terminal(S10) or purchase terminal
purchase by card (S11)
transaction details S(12)
requests for transaction process (S13)
fund transaction details (S14)
fund transaction details (S15)
settlement request (S16)
settlement notification (S17)
settlement notification (S18)
deposit value (S19)

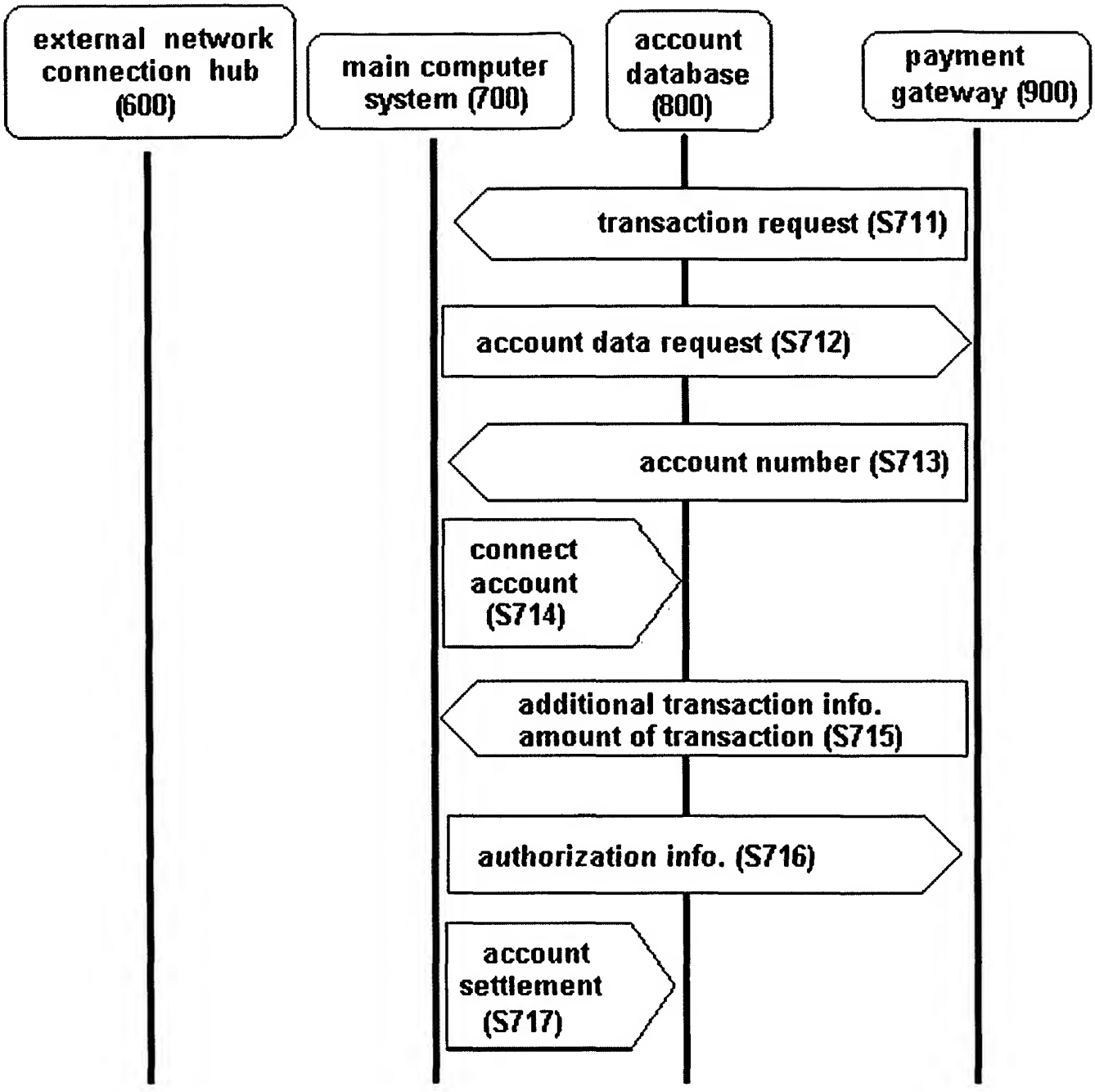
【Figure 5】


terminal (100)
internet server (200)
account database (800)
account database (1100)
computer system of bank A (1000)
telephone (300)
ARS server (400)
payment gateway (900)
main computer system (700)
account database (1300)
computer system of bank B (1200)
ATM terminal (500)
hub (600)

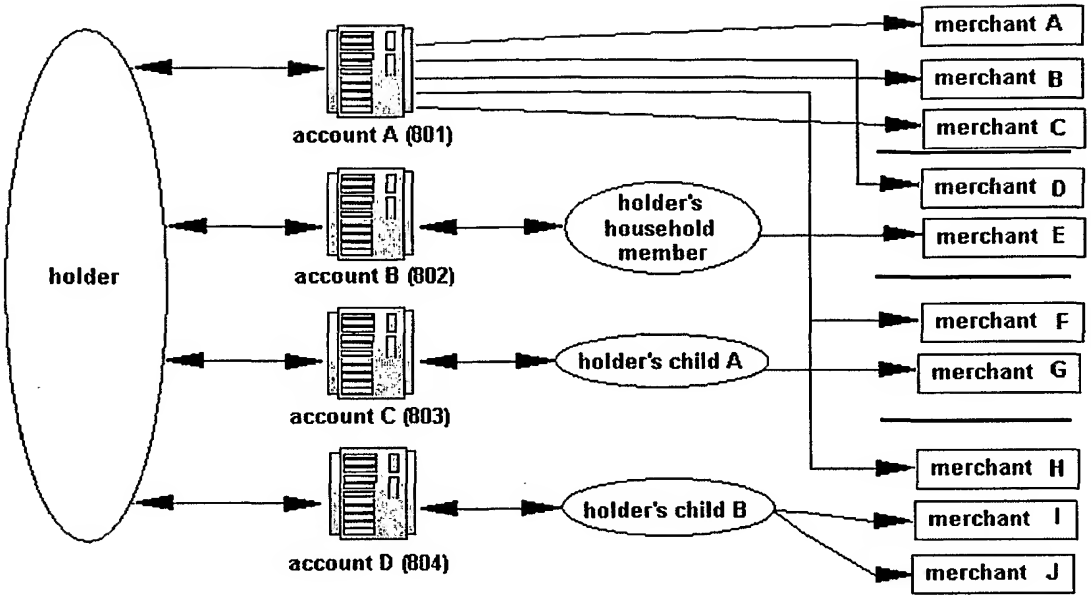
【Figure 6】


external network connection hub (600)
main computer system (700)
account database (800)
payment gateway (900)
transaction request (S701)
account data request (S702)
account number & PIN (S703)
account connect (S704)
additional transaction info. & transaction amount (S705)
account transfer info. (S706)
authorization (S707)
settle the account (S708)

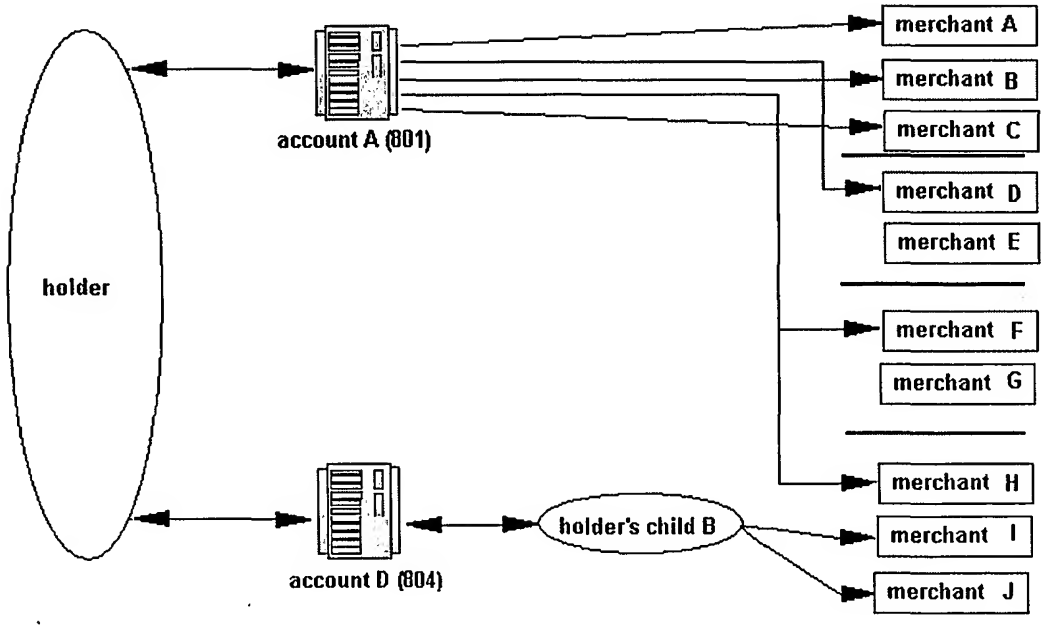
【Figure 7】


external network connection hub (600)
main computer system (700)
account database (800)
payment gateway (900)
transaction request (S711)
account data request (S712)
account number (S713)
connect account (S714)
additional transaction info. amount of transaction (S715)
authorization info. (S716)
account settlement (S717)

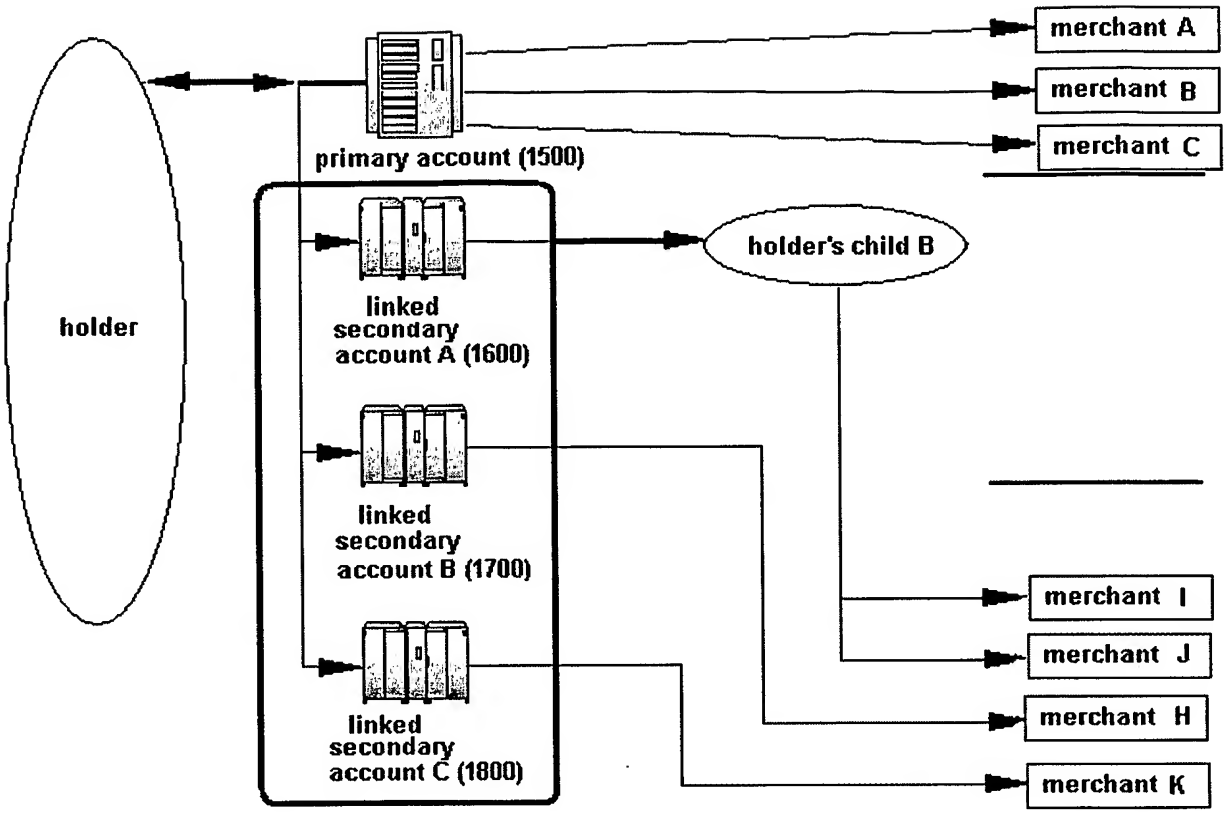
【Figure 8】



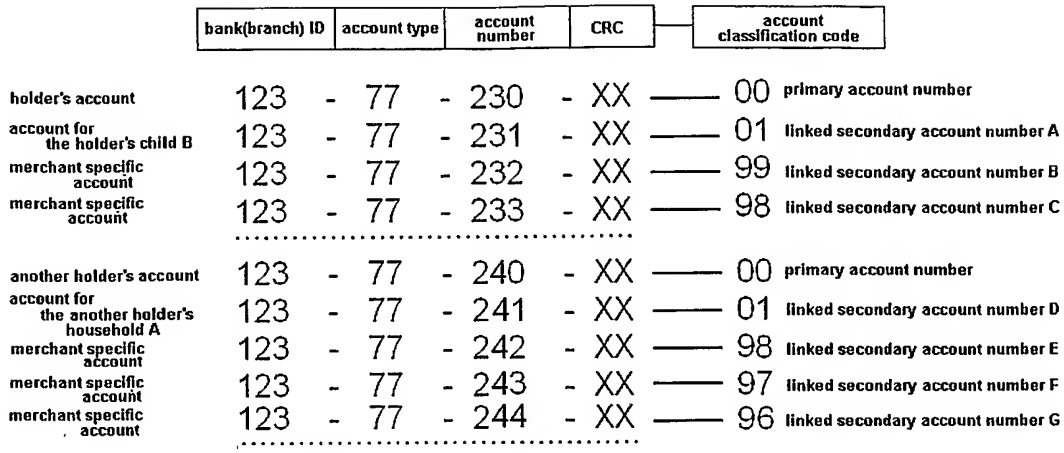
【Figure 9】



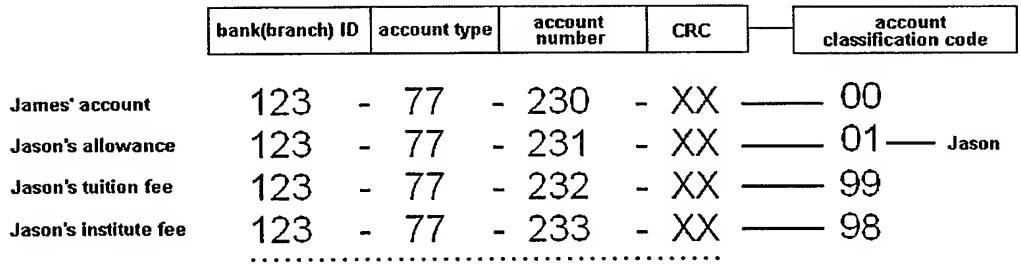
【Figure 10】


merchant A
merchant B
merchant C
primary account (1500)
holder's child B
holder
linked secondary account A (1600)
linked secondary account B (1700)
linked secondary account C (1800)
merchant I
merchant J
merchant H
merchant K

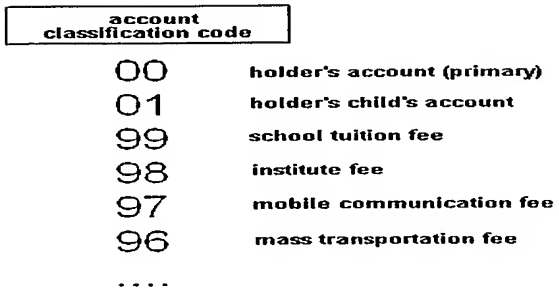
【Figure 11】



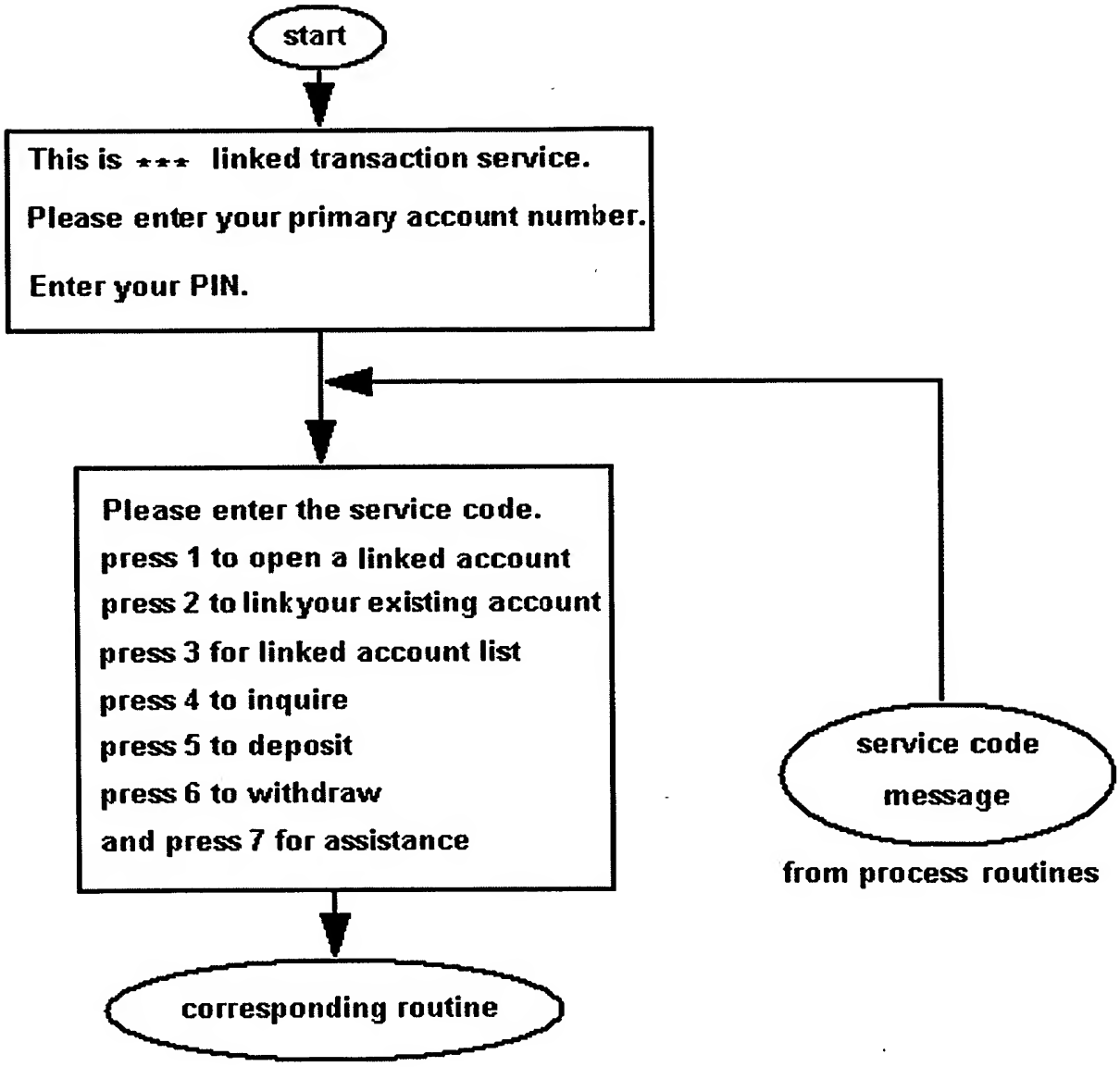
【Figure 12】



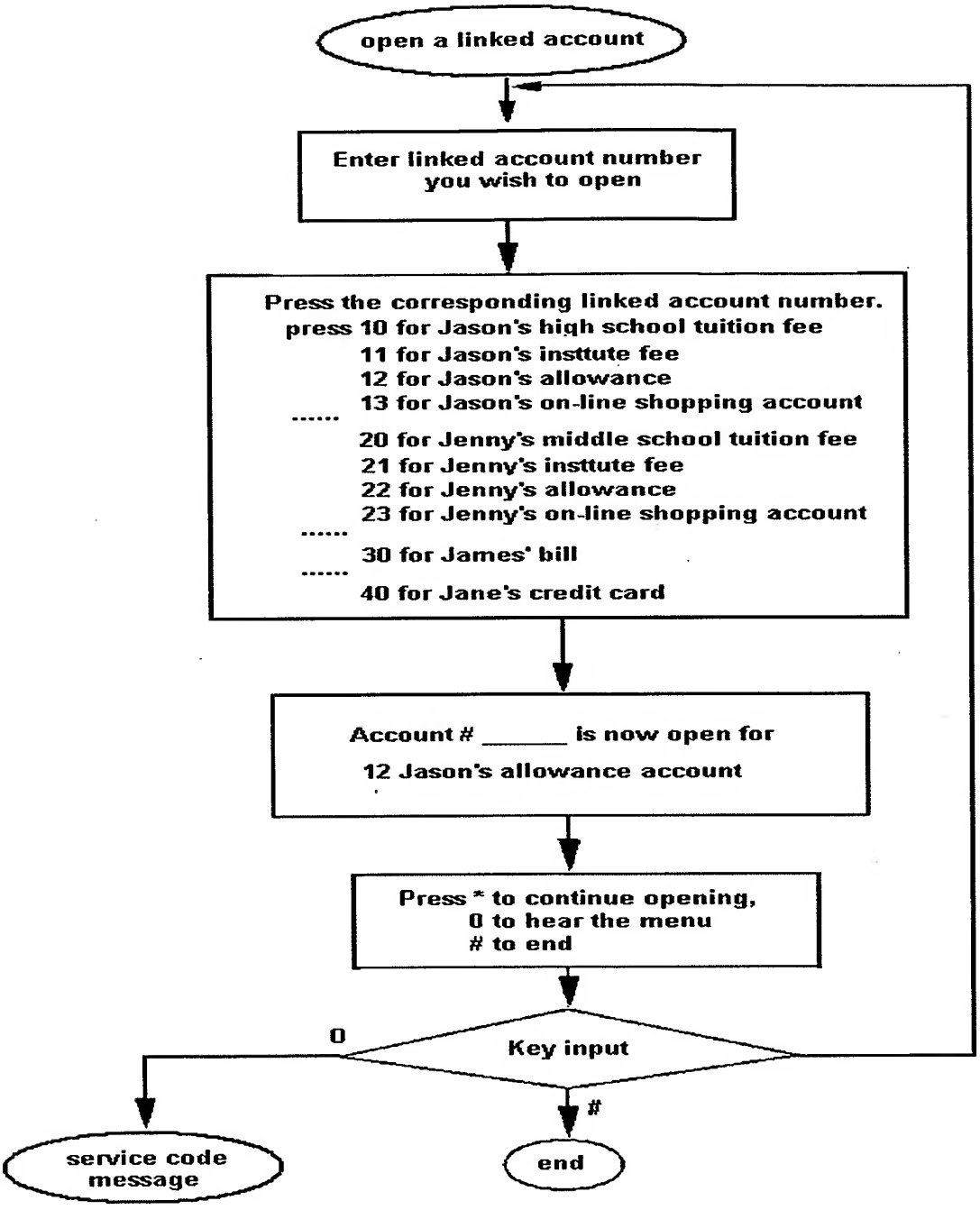
【Figure 13】



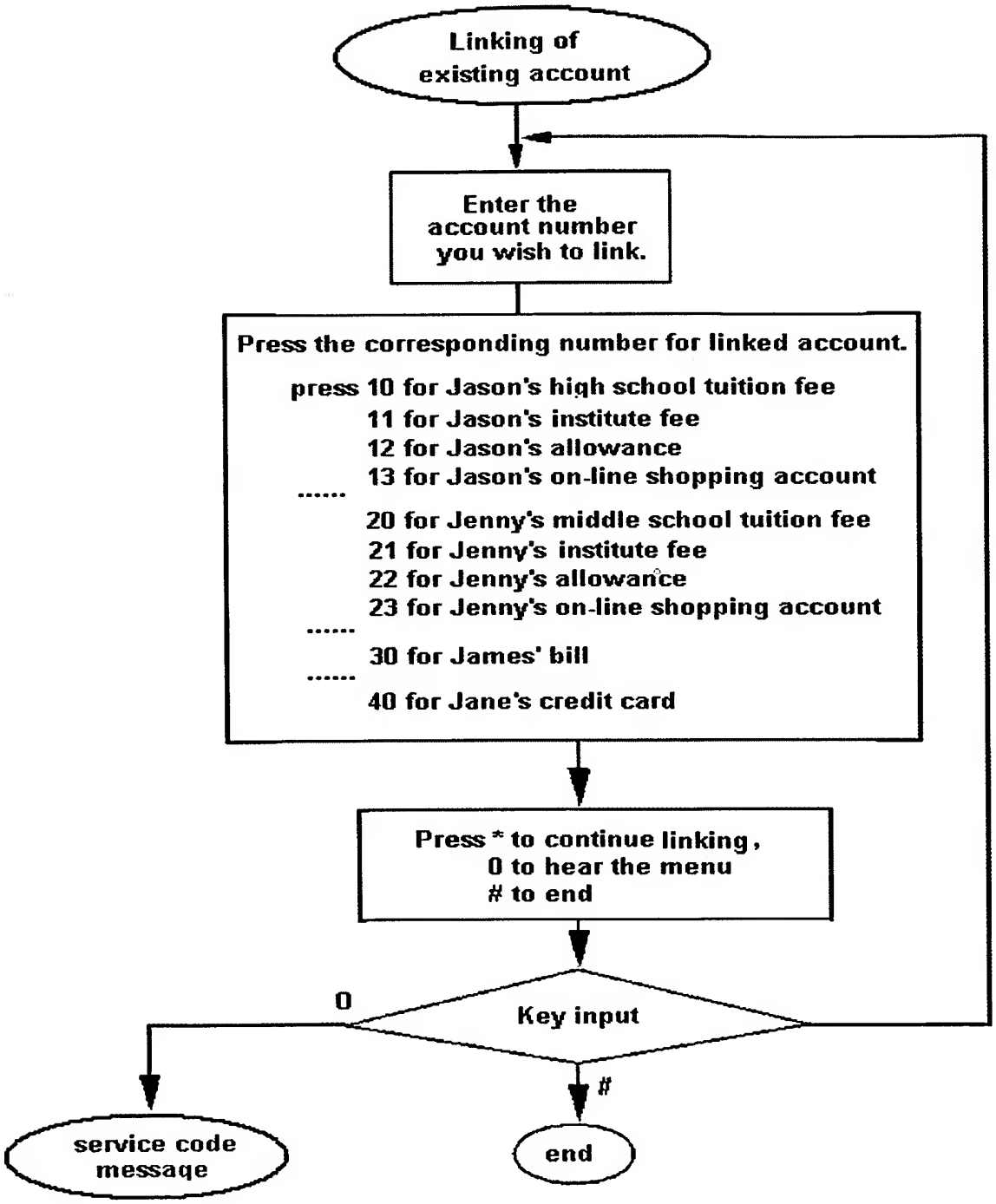
【Figure 14】


start
This is *** linked transaction service.
Please enter your primary account number.
Enter your PIN.
Please enter the service code.
press 1 to open a linked account
press 2 to linkyour existing account
press 3 for linked account list
press 4 to inquire
press 5 to deposit
press 6 to withdraw
and press 7 for assistance
corresponding routine
service code
message
from process routines

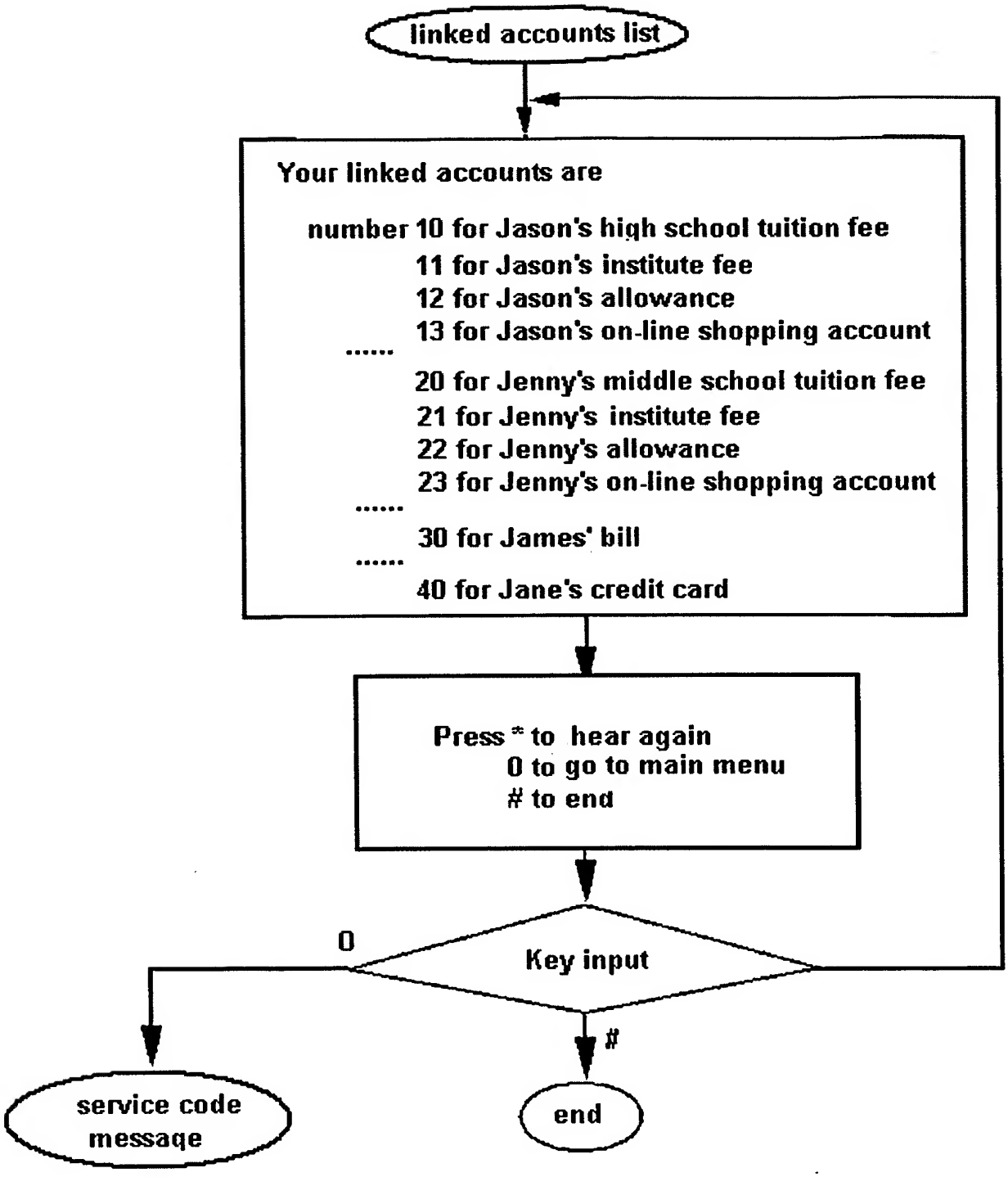
【Figure 15】


open a linked account
Enter linked account number you wish to open
Press the corresponding linked account number.
press 10 for Jason's high school tuition fee
11 for Jason's insttute fee
12 for Jason's allowance
13 for Jason's on-line shopping account
.....
20 for Jenny's middle school tuition fee
21 for Jenny's insttute fee
22 for Jenny's allowance
23 for Jenny's on-line shopping account
.....
30 for James' bill
.....
40 for Jane's credit card
Account # _____ is now open for
12 Jason's allowance account
Press * to continue opening,
0 to hear the menu
to end
Key input
0
#
service code message
end

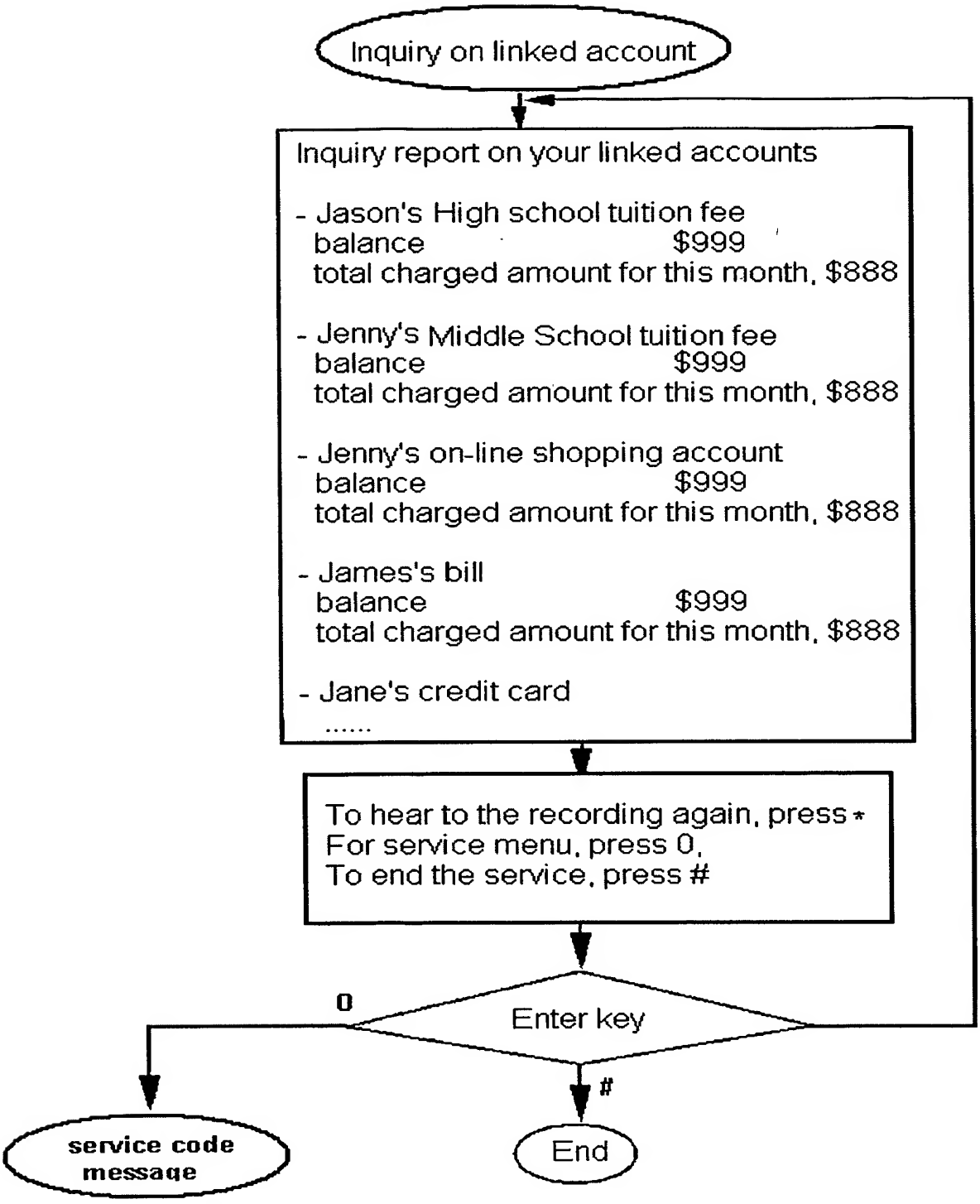
【Figure 16】


Linking of existing account
Enter the account number you wish to link.
Press the corresponding number for linked account.
press 10 for Jason's high school tuition fee
11 for Jason's institute fee
12 for Jason's allowance
13 for Jason's on-line shopping account
.....
20 for Jenny's middle school tuition fee
21 for Jenny's institute fee
22 for Jenny's allowance
23 for Jenny's on-line shopping account
.....
30 for James' bill
.....
40 for Jane's credit card
Press * to continue linking,
0 to hear the menu
to end
Key input
0
#
service code messaqe
end

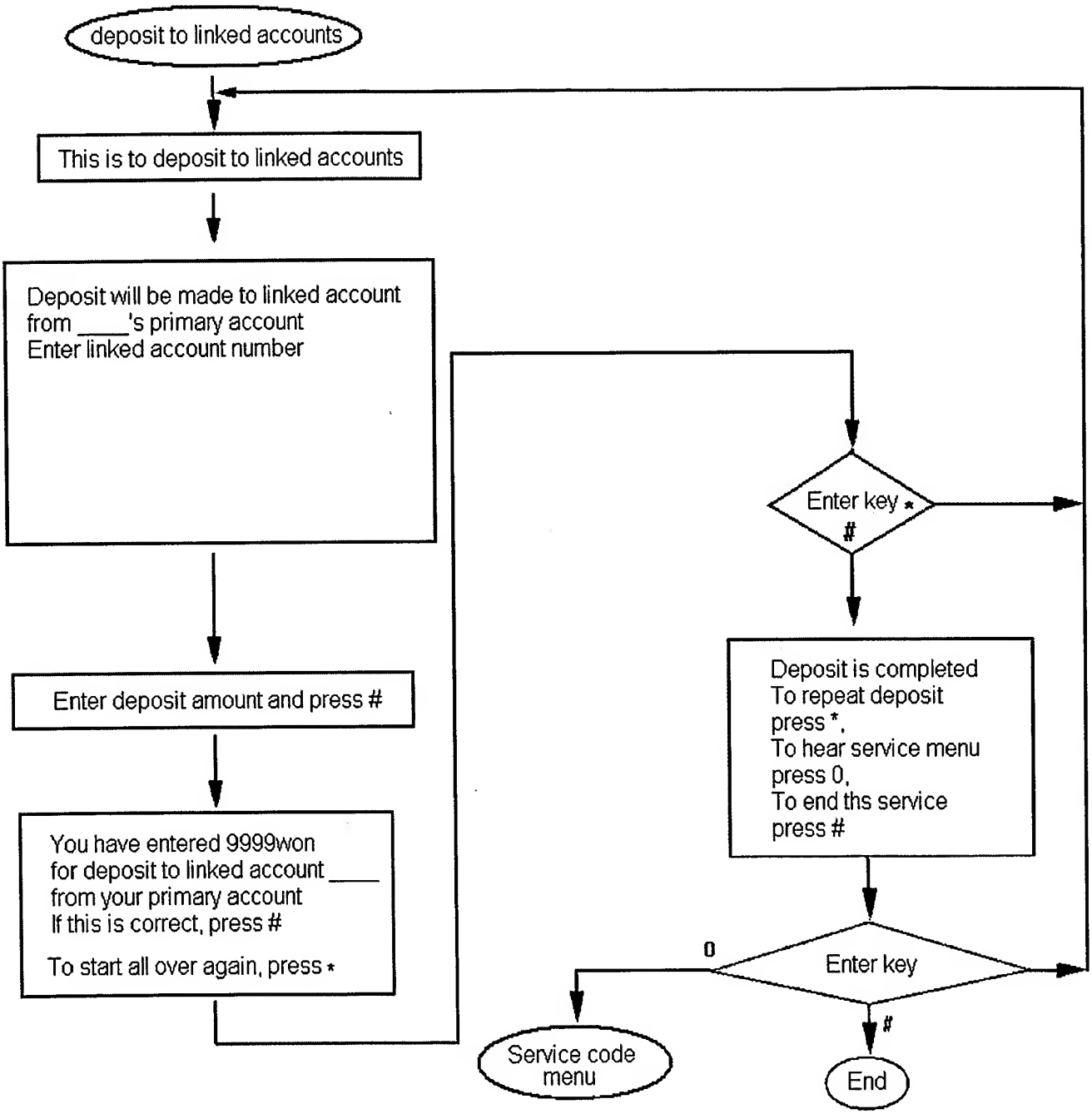
【Figure 17】


linked accounts list
Your linked accounts are
number 10 for Jason's high school tuition fee
11 for Jason's institute fee
12 for Jason's allowance
13 for Jason's on-line shopping account
.....
20 for Jenny's middle school tuition fee
21 for Jenny's institute fee
22 for Jenny's allowance
23 for Jenny's on-line shopping account
.....
30 for James' bill
.....
40 for Jane's credit card
Press * to hear again
0 to go to main menu
to end
Key input
0
#
service code messaqe
end

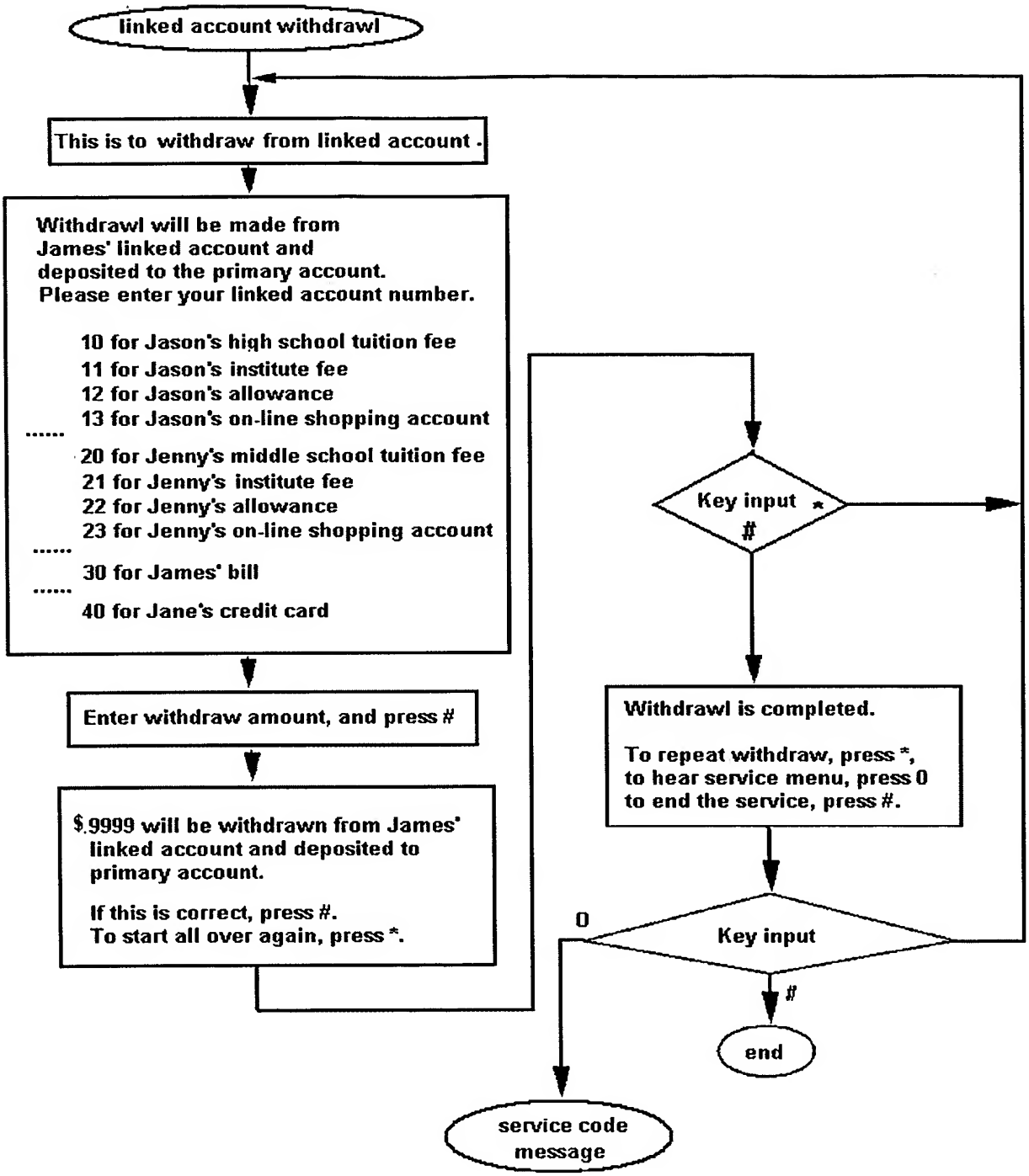
【Figure 18】


Inquiry on linked account
Inquiry report on your linked accounts
- Jason's High school tuition fee
balance $999
total charged amount for this month, $888
- Jenny's Middle School tuition fee
balance $999
total charged amount for this month, $888
- Jenny's on-line shopping account
balance $999
total charged amount for this month, $888
- James's bill
balance $999
total charged amount for this month, $888
- Jane's credit card
.....
To hear to the recording again, press *
For service menu, press 0,
To end the service, press #
Enter key
0
#
service code message
End

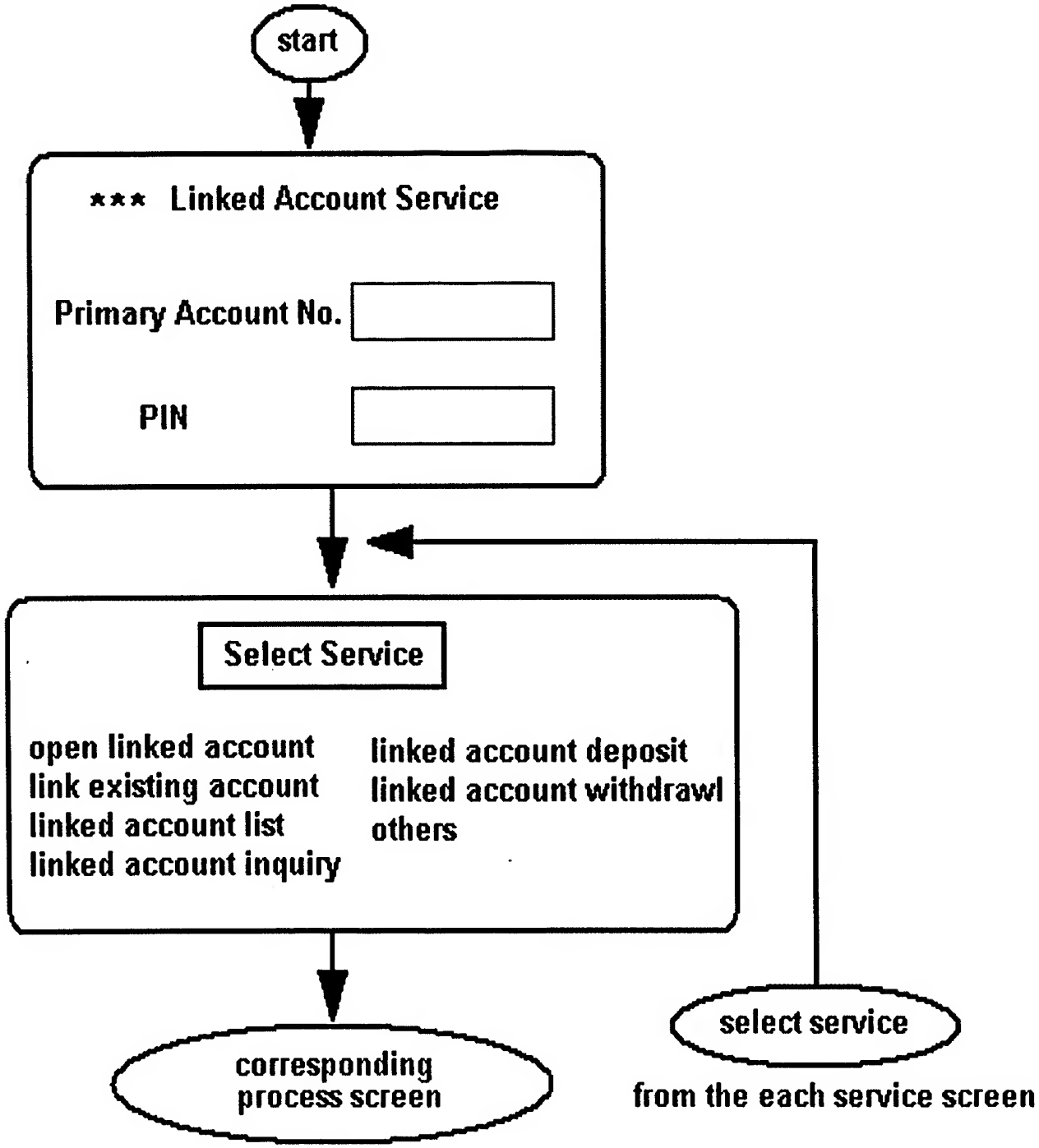
【Figure 19】


deposit to linked accounts
This is to deposit to linked accounts
Deposit will be made to linked account from ____'s primary account
Enter linked account number
Enter deposit amount and press #
You have entered 9999won for deposit to linked account ____ from your primary account
If this is correct, press #
To start all over again, press *
Enter key * #
Deposit is completed
To repeat deposit press *,
To hear service menu press 0,
To end ths service press #
Enter key
0
#
Service code menu
End

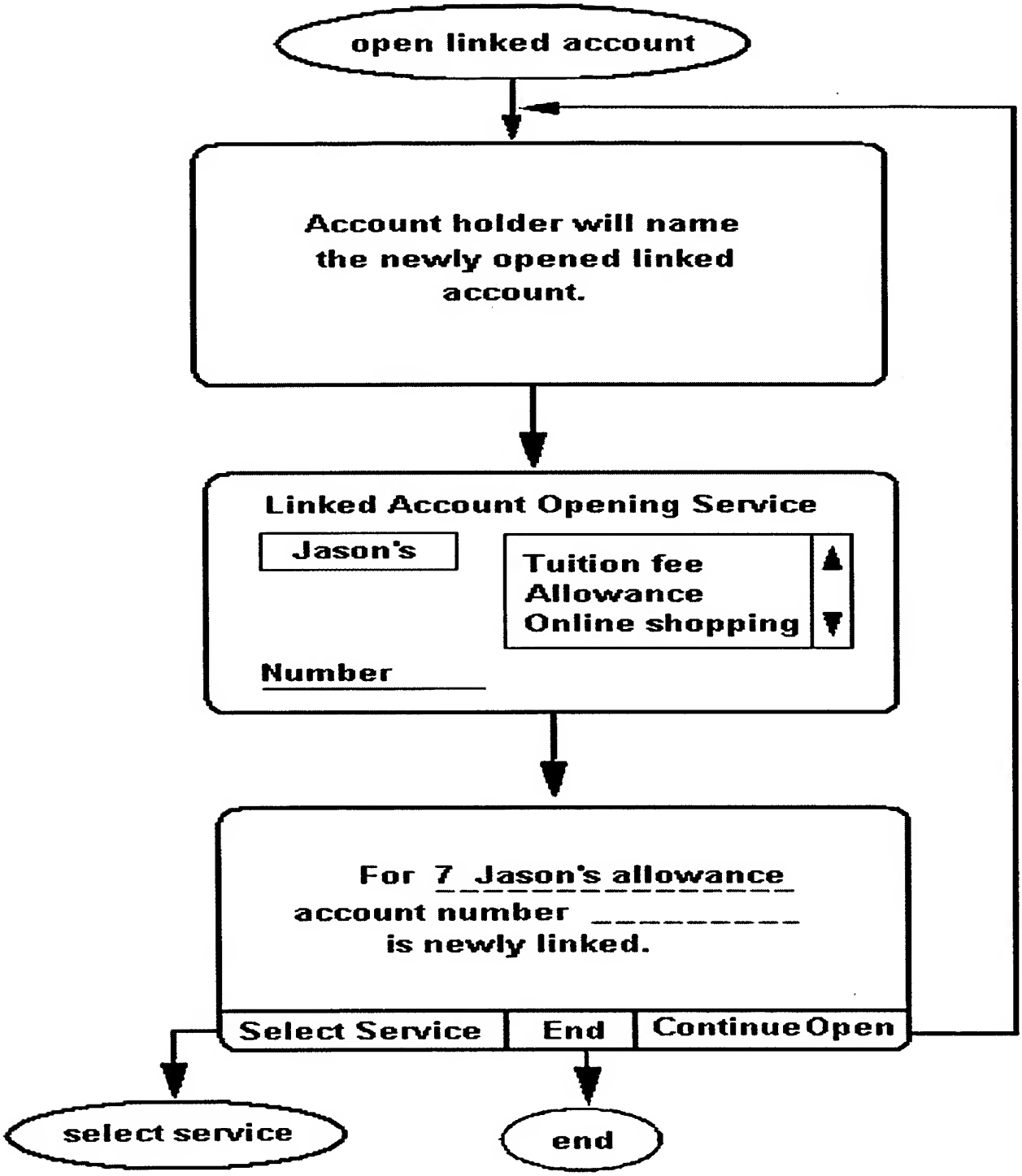
【Figure 20】


linked account withdrawl
This is to withdraw from linked account .
Withdrawl will be made from James' linked account and deposited to the primary account. Please enter your linked account number.
10 for Jason's high school tuition fee
11 for Jason's institute fee
12 for Jason's allowance
13 for Jason's on-line shopping account
.....
20 for Jenny's middle school tuition fee
21 for Jenny's institute fee
22 for Jenny's allowance
23 for Jenny's on-line shopping account
.....
30 for James' bill
.....
40 for Jane's credit card
Enter withdraw amount, and press #
$.9999 will be withdrawn from James' linked account and deposited to primary account.
If this is correct, press #.
To start all over again, press *.
Key input * #
Withdrawl is completed.
To repeat withdraw, press *, to hear service menu, press 0 to end the service, press #.
0
Key input
#
end
service code message

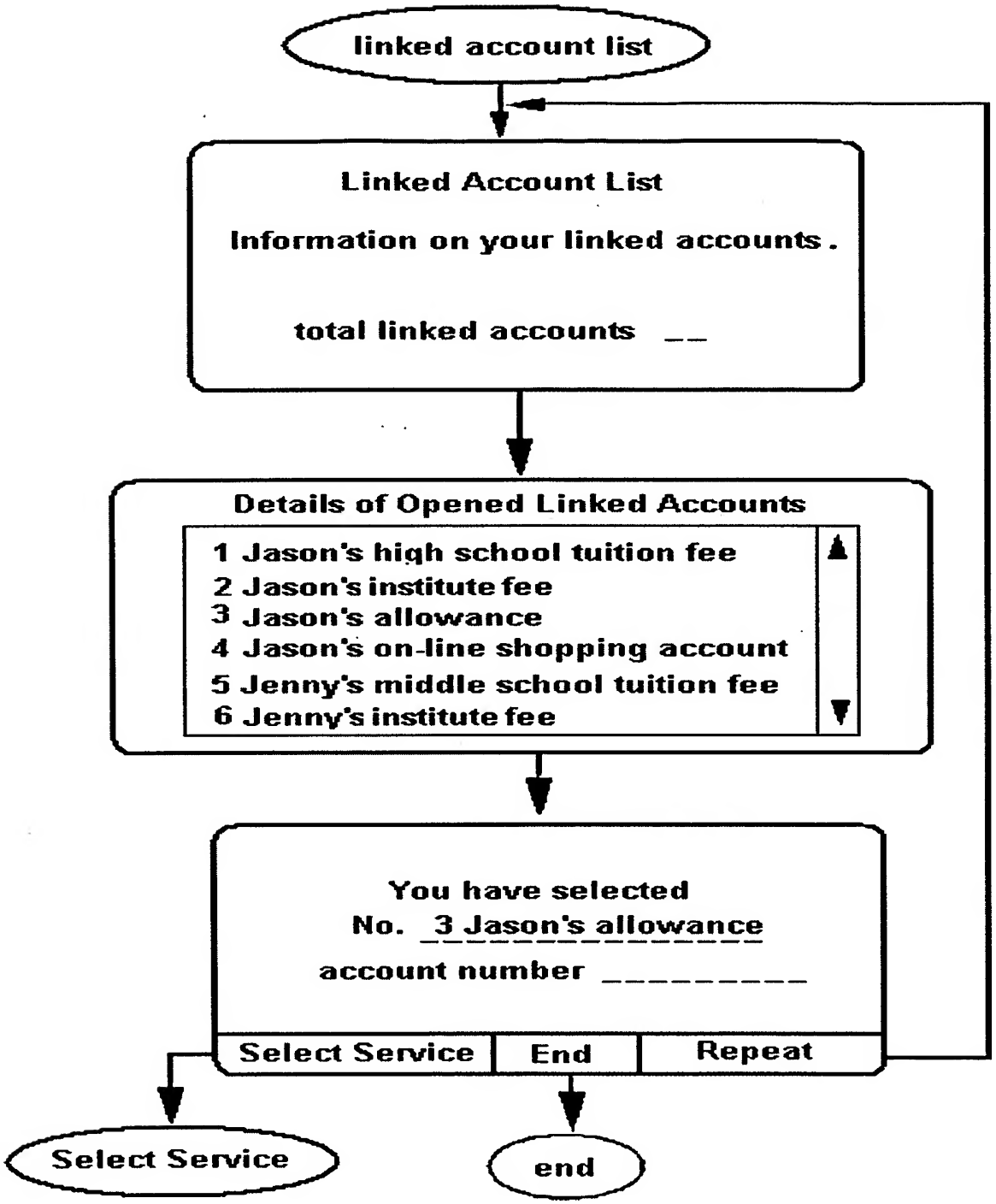
【Figure 21】


start
*** Linked Account Service
Primary Account No.
PIN
Select Service
open linked account
link existing account
linked account list
linked account inquiry
linked account deposit
linked account withdrawl
others
corresponding process screen
select service
from the each service screen

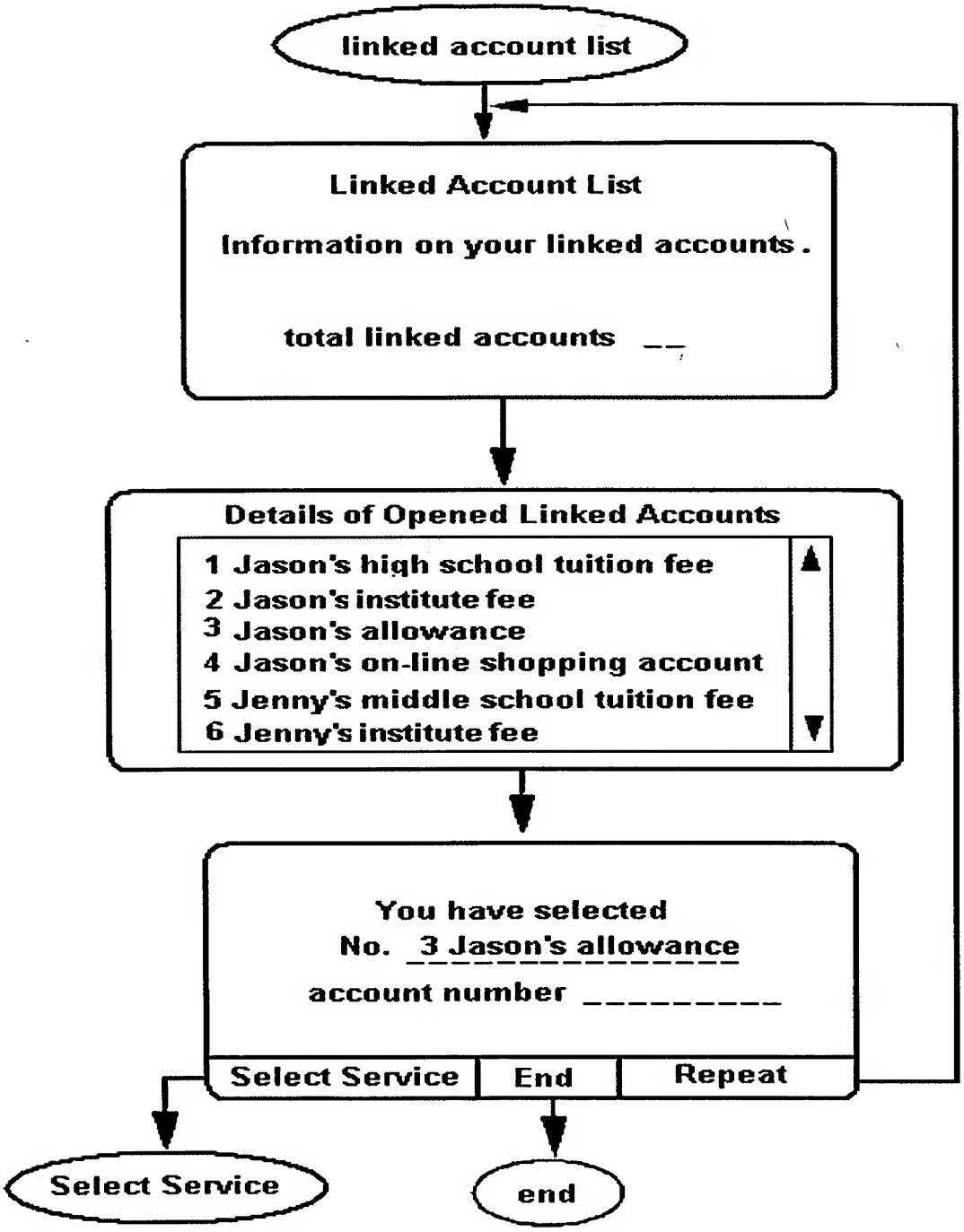
【Figure 22】


open linked account
Account holder will name the newly opened linked account.
Linked Account Opening Service
Jason's
Tuition fee
Allowance
Online shopping
Number
For 7 Jason's allowance
account number
is newly linked.
Select Service
End
Continue Open
select service
end

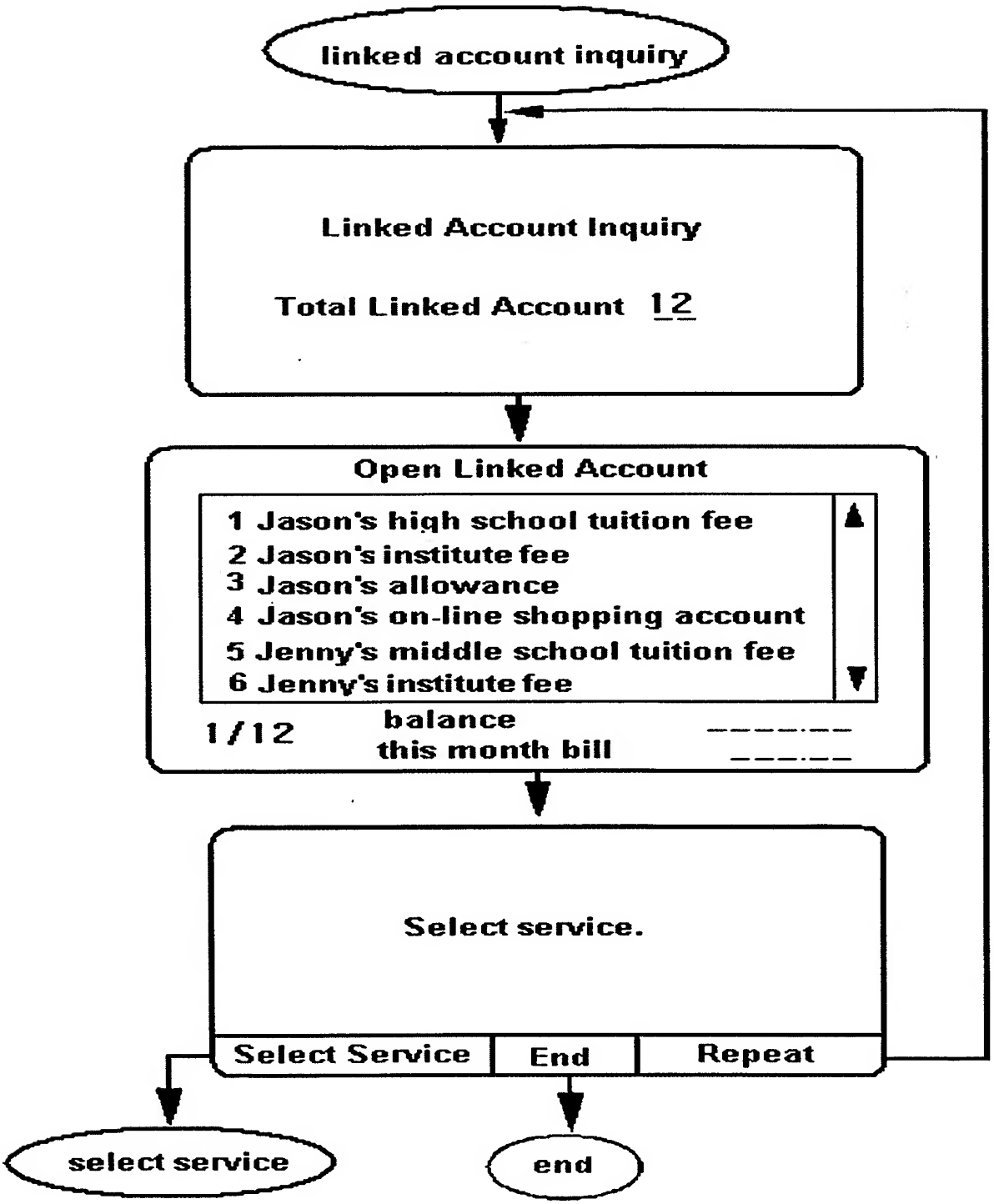
【Figure 23】


linked account list
Linked Account List
Information on your linked accounts.
total linked accounts __
Details of Opened Linked Accounts
1 Jason's high school tuition fee
2 Jason's institute fee
3 Jason's allowance
4 Jason's on-line shopping account
5 Jenny's middle school tuition fee
6 Jenny's institute fee
You have selected
No. 3 Jason's allowance
account number _____
Select Service
End
Repeat
Select Service
end

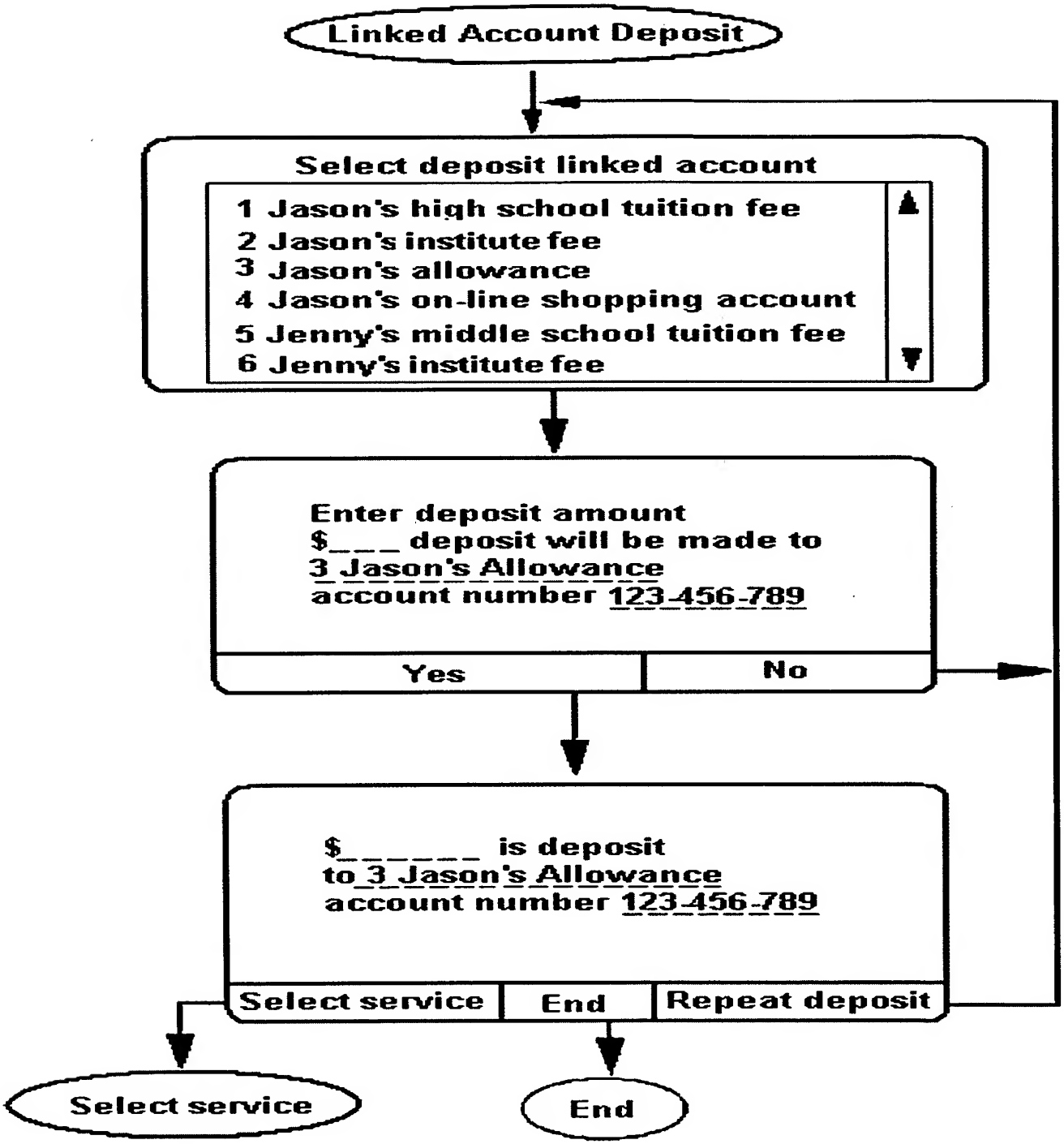
【Figure 24】


linked account list
Linked Account List
Information on your linked accounts .
total linked accounts __
Details of Opened Linked Accounts
1 Jason's high school tuition fee
2 Jason's institute fee
3 Jason's allowance
4 Jason's on-line shopping account
5 Jenny's middle school tuition fee
6 Jenny's institute fee
You have selected
No. 3 Jason's allowance
account number _____
Select Service
End
Repeat
Select Service
end

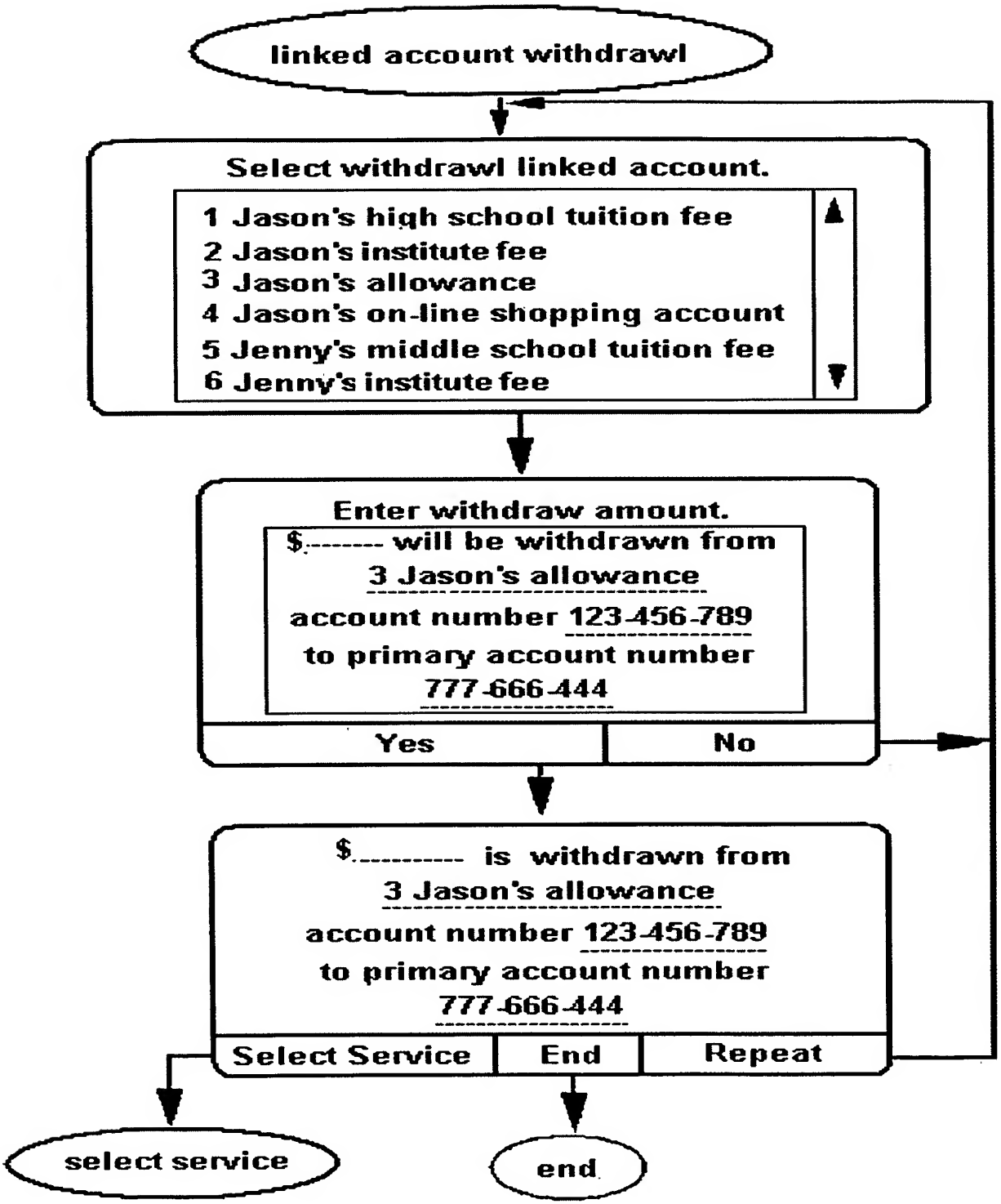
【Figure 25】


linked account inquiry
Linked Account Inquiry
Total Linked Account 12
Open Linked Account
1 Jason's high school tuition fee
2 Jason's institute fee
3 Jason's allowance
4 Jason's on-line shopping account
5 Jenny's middle school tuition fee
6 Jenny's institute fee
1/12
balance
this month bill
Select service.
Select Service
End
Repeat
select service
end

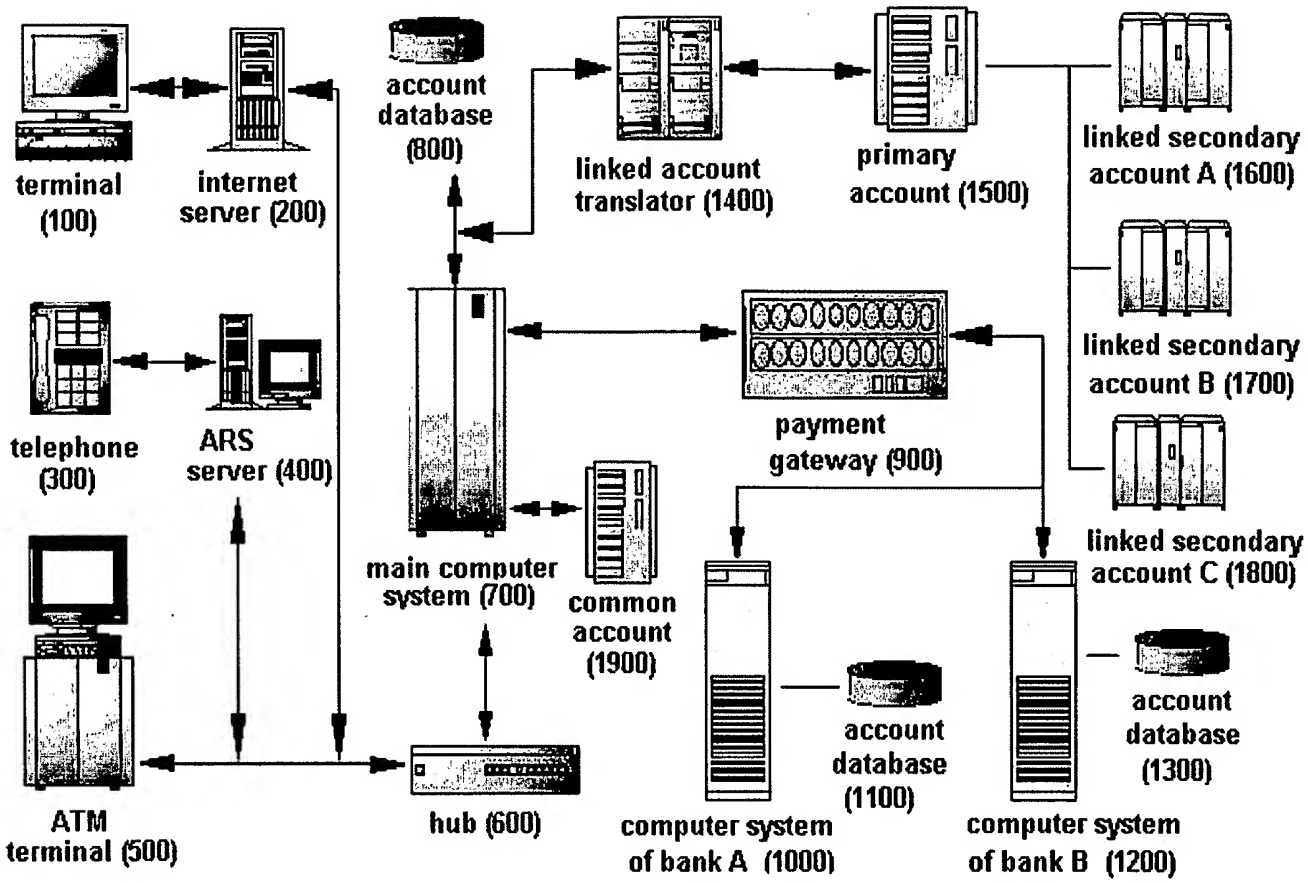
【Figure 26】


Linked Account Deposit
Select deposit linked account
1 Jason's high school tuition fee
2 Jason's institute fee
3 Jason's allowance
4 Jason's on-line shopping account
5 Jenny's middle school tuition fee
6 Jenny's institute fee
Enter deposit amount
$___ deposit will be made to
3 Jason's Allowance
account number 123-456-789
Yes
No
$_____ is deposit
to 3 Jason's Allowance
account number 123-456-789
Select service
End
Repeat deposit
Select service
End

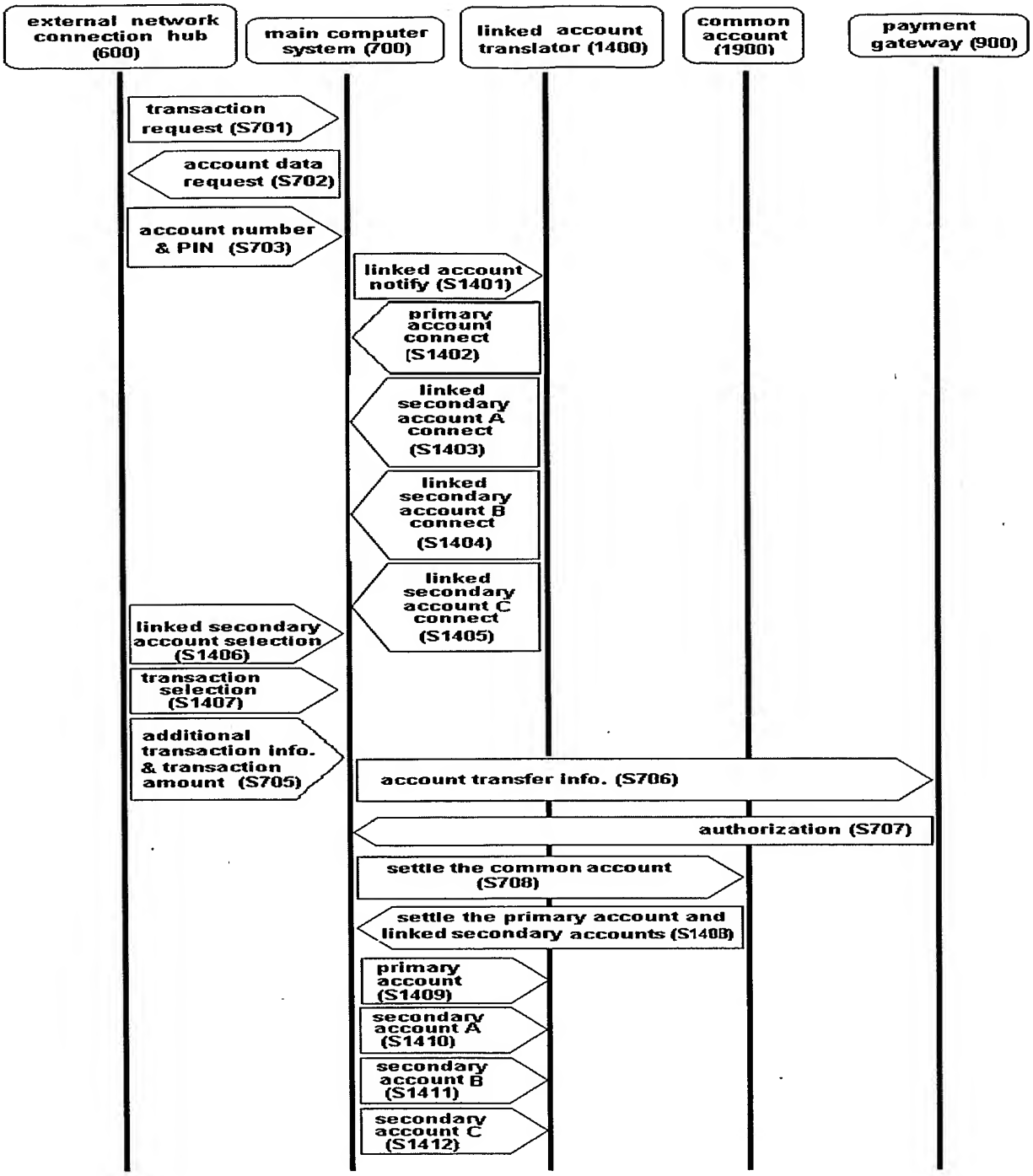
【Figure 27】


linked account withdrawl
Select withdrawl linked account.
1 Jason's high school tuition fee
2 Jason's institute fee
3 Jason's allowance
4 Jason's on-line shopping account
5 Jenny's middle school tuition fee
6 Jenny's institute fee
Enter withdraw amount.
$------- will be withdrawn from
3 Jason's allowance
account number 123-456-789
to primary account number
777-666-444
Yes
No
$---------- is withdrawn from
3 Jason's allowance
account number 123-456-789
to primary account number
777-666-444
Select Service
End
Repeat
select service
end

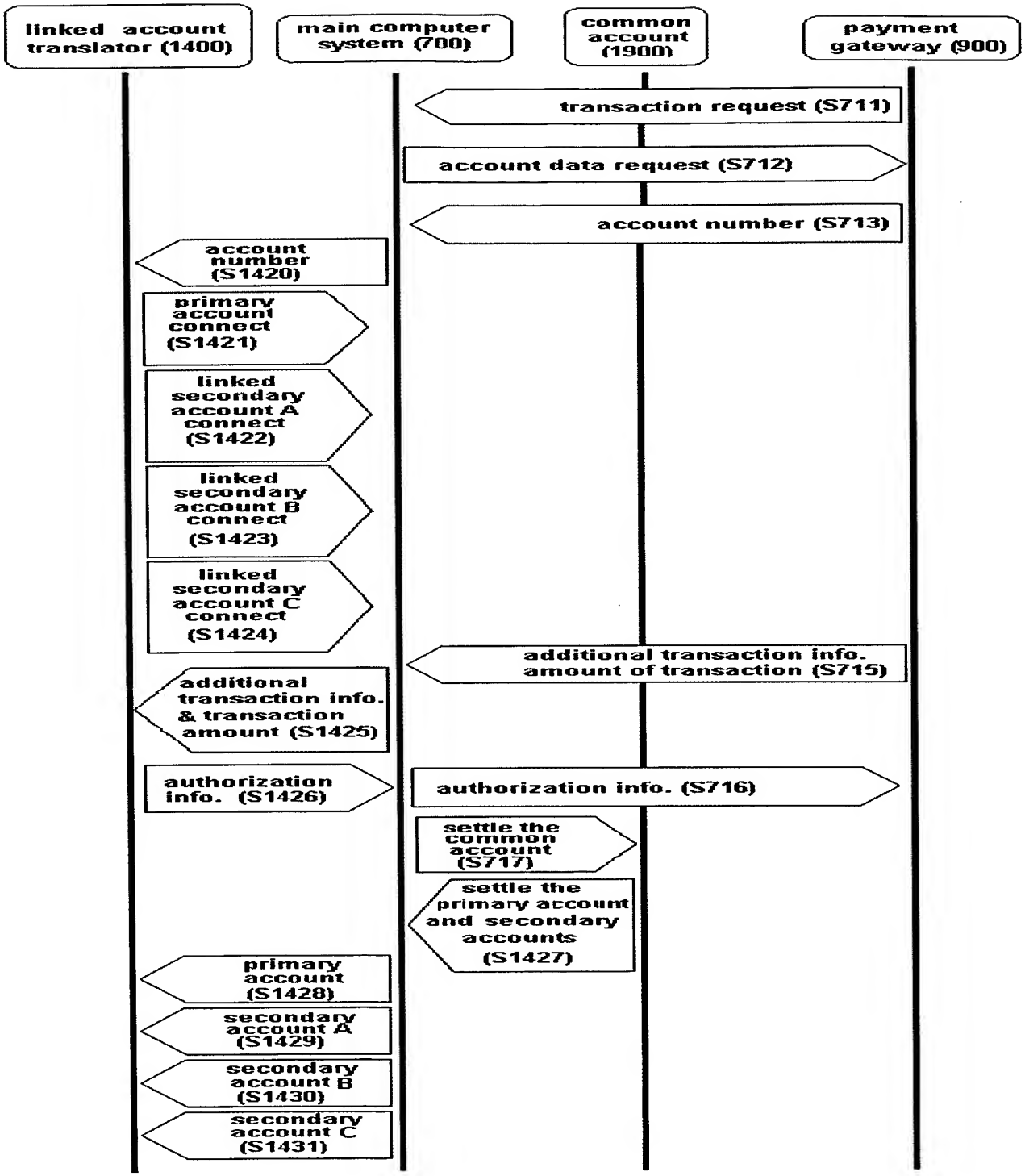
【Figure 28】


terminal (100)
internet server (200)
account database (800)
linked account translator (1400)
primary account (1500)
linked secondary account A (1600)
linked secondary account B (1700)
linked secondary account C (1800)
telephone (300)
ARS server (400)
payment gateway (900)
main computer system (700)
common account (1900)
ATM terminal (500)
hub (600)
account database (1100)
computer system of bank A (1000)
computer system of bank B (1200)
account database (1300)

【Figure 29】


external network connection hub (600)
main computer system (700)
linked account translator (1400)
common account (1900)
payment gateway (900)
transaction request (S701)
account data request (S702)
account number & PIN (S703)
linked account notify (S1401)
primary account connect (S1402)
linked secondary account A connect (S1403)
linked secondary account B connect (S1404)
linked secondary account C connect (S1405)
linked secondary account selection (S1406)
transaction selection (S1407)
additional transaction info. & transaction amount (S705)
account transfer info. (S706)
authorization (S707)
settle the common account (S708)
settle the primary account and linked secondary accounts (S1408)
primary account (S1409)
secondary account A (S1410)
secondary account B (S1411)
secondary account C (S1412)

【Figure 30】


linked account translator (1400)
main computer system (700)
common account (1900)
payment gateway (900)
transaction request (S711)
account data request (S712)
account number (S713)
account number (S1420)
primary account connect (S1421)
linked secondary account A connect (S1422)
linked secondary account B connect (S1423)
linked secondary account C connect (S1424)
additional transaction info. amount of transaction (S715)
additional transaction info. & transaction amount (S1425)
authorization info. (S1426)
authorization info. (S716)
settle the common account (S717)
settle the primary account and secondary accounts (S1427)
primary account (S1428)
secondary account A (S1429)
secondary account B (S1430)
secondary account C (S1431)